

USDA  
Form RD 1944-53  
(Rev. 5-98)

**MULTI-FAMILY HOUSING  
CANCELLATION OF U.S. TREASURY CHECK AND/OR OBLIGATION**

INSTRUCTIONS - TYPE IN CAPITALIZED ELITE TYPE OR PRINT IN SPACES MARKED ☐ ☐

1. Case No. ST CD Borrower ID		2. Project No.	3. Type of Assistance M F H	4. Fund Code	5. Loan No.
6a. Borrower Name		b. Project Name			
7. Amount to Be Cancelled		8. Treasury Check Date		9. Treasury Check No.	
10. Cancellation Action Code (Complete One Block Only - See FMI)		11. Document ID		12. SF 215 No. (FO Only)	
<input type="checkbox"/> a. Loan or Grant Check and/or Obligation (Insured Type) 1 = Cancel Advance Only - Advance will be reordered 2 = Cancel Obligation and Advance - Equal Amounts (Advance will not be reordered) 3 = Cancel Obligation Only		13. Deposit Date		14. Deposit Location	
<input type="checkbox"/> b. Loan Cost Check 1 = Taxes 2 = Insurance 3 = Advertising 4 = Other (Specify) _____		15. Loan Cost Check a. Vendor Name b. Control Number		16. Rental Assistance a. Date of RA Credit b. Total Amount of RA Disbursement Cancelled	
<input type="checkbox"/> c. Other 1 = Rental Assistance Disbursements 2 = Credit Report Fees 3 = Inspector Fees 4 = Appraisal Fees		17. Remarks			
18. Signature of Agency Representative		19. Title		20. Date	

Position 2

(see reverse)

PROCEDURE FOR PREPARATION : RD Instructions 1902-A, 1944-D, 1944-E, 1930-C and 1951-B.

PREPARED BY : Initiated by applicable Field Office.

NUMBER OF COPIES : Original and three.

SIGNATURES REQUIRED : Original signed by the approving official.

DISTRIBUTION OF COPIES : Treasury check cancellations—Check cancellation only (loan and grant, rental assistance, loan cost, etc.) or check and obligation cancellation for equal amounts (loan and grant):  
For offices using the Concentration Banking System (CBS) complete Daily Activity Report. Original to Finance Office with copy retained in Field Office. The check will be deposited in the Concentration Banking System/Treasury Limited Account.  
For offices not using CBS: original to wholesale lockbox with check attached (see manual Instructions, paragraph C for endorsement information). Copy to State Office for information purposes. Copy retained in Field Office.

Insured loan obligation cancellation:  
Original to State Office. Copy retained in Field Office.

Additional copies:  
If closing instructions where issued, copy to Designated Attorney, Regional Attorney or Title Insurance Company Representative.

### GENERAL INSTRUCTIONS

- A. This form is used to cancel loan and grant obligations, related U.S. Treasury checks and/or personal checks in lieu of Treasury checks for:
1. Loans or Grants
    - a. Check only
    - b. Check and obligation - equal amounts
    - c. Check and obligation - unequal amounts
    - b. Obligation only
  2. Loan cost checks
  3. Rental assistance disbursements and refunds
- B. This form is not used to cancel:
1. Administrative cost checks
  2. RA Obligations
- C. If a U.S. Treasury check is being cancelled, those offices using CBS should deposit the check and send the original Form RD 1944-53 to the Finance Office with the Daily Activity Report. For offices not using CBS, send the original Form RD 1944-53 with check attached to the wholesale lockbox in the collections package with the "OTHER" accounting documents. Enclose the check as follows:

FOR DEPOSIT ONLY TO THE  
ACCOUNT OF  
RURAL HOUSING SERVICE  
RURAL DEVELOPMENT  
U.S. DEPARTMENT OF AGRICULTURE

- D. When the amount of the obligation differs from the amount of the check to be canceled, prepare separate Forms RD 1944-53 to accomplish obligation cancellation only and check cancellation only. The Form RD 1944-53 for the check cancellation and the Form RD 1944-53 for the obligation cancellation will be submitted to the Finance Office or wholesale lockbox attached together.
- E. Separate Form RD 1944-53 must be prepared for obligation cancellations for combination loans and grants.
- F. If an obligation to be cancelled is for a multiple family housing loan, an amended Form RD 1944-51, Multi-Family Housing Obligation - Fund Analysis, Part II A., Project Cost and Characteristics Set, must be prepared and submitted to the Finance Office attached to the Form RD 1944-53. The total amount of funds shown as being paid by assistance on the amended Form RD 1944-51, Part II must equal the amount of the additional obligation less the amount of the obligation cancellation. If the amount of the obligation cancellation is equal to the amount of the original obligation, do not submit an amended Form RD 1944-51, Part II.
- G. If deobligating RA funds, use Form RD 1944-51, Part III.

INSTRUCTIONS FOR PREPARATION

1. Enter borrower case number. For loan cost check cancellations, where more than one borrower is involved, enter the numeric code identifying the state and the word "MULTIPLE." For multiple borrowers, also see item 15.

Example: 

1	3	0	1	2	0	4	5	7	3	8	7	6	5	4
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

Example: 

1	3	0			0		M	U	L	T	I	P	L	E
---	---	---	--	--	---	--	---	---	---	---	---	---	---	---

2. Enter the project number.

Example: 

0	2	-	8
---	---	---	---

3. Prefilled MFH (Multi-Family Housing Loans).

4. Enter fund code. For grants enter 00. (The fund code can be obtained from either Form RD 1944-57, Multi-Family Housing, Acknowledgement of Obligated Funds/Check Request; or Form RD 1951-53, Multi-Family Housing Transaction Record).

For loan cost check cancellations, where multiple borrowers are involved, leave blank.

Example: 

8	4
---	---

5. Enter loan number.

For loan cost check cancellations, where multiple borrowers are involved, leave blank.

Example: 

0	1
---	---

- 6a. Enter borrower last name (comma, no space), first name or initial (space), middle name, or initial. Abbreviate when necessary.

For loan cost check cancellations, where multiple borrowers are involved, leave blank.

Example: 

D	O	E	,	J	O	H	N		L					
---	---	---	---	---	---	---	---	--	---	--	--	--	--	--

- 6b. Enter the project name. Abbreviate when necessary.

7. Enter the amount of the check and/or obligation being cancelled. If an obligation and a check are being cancelled on the same Form RD 1944-53, the amounts must be equal. If a check and a RA disbursement which resulted in a loan credit are being cancelled, the amount of check must be less than or equal to the amount of RA in item 16b. If the RA disbursement was equal to the loan credit, item 7 can be zero.

For obligation cancellations see paragraph F under general instructions for multi-family housing loans.

Example: Treasury check only.

\$			1	0	0	0	0	0	0	0
----	--	--	---	---	---	---	---	---	---	---

Example: Treasury check and obligation - equal amounts.

\$			1	0	0	0	0	0	0	0
----	--	--	---	---	---	---	---	---	---	---

Example: Obligation only.

\$			2	0	0	0	0	0	0	0
----	--	--	---	---	---	---	---	---	---	---

Example: RA disbursement equal to loan credit.

8. Enter the Treasury check date of the advance being cancelled. Complete this item only if a Treasury check is being cancelled.

Example: 

0	8	-	0	8	-	8	1
---	---	---	---	---	---	---	---

9. Enter the Treasury check number which appears on the face of the check. Complete this item only when cancelling a Treasury check.

Example: 

4	0	5	7	0	3	8
---	---	---	---	---	---	---

10. Complete only one block - a, b, or c.

- a. **LOAN OR GRANT CHECK AND/OR OBLIGATION (Insured Type):** Enter the applicable code:

- 1 = Cancel Advance Only - Advance Will be Reordered.
- 2 = Cancel Obligation and Advance - Equal Amounts.
- 3 = Cancel Obligation Only.

When code 1 is entered, the Finance Office will cancel the advance equal to amount shown in item 7. The cancellation amount and any other undisbursed balance for the related obligation will remain available for requesting future advance(s).

When code 2 is entered, the Finance Office will cancel the advance equal to the amount in Item 7 and reduce obligated funds by the same amount. The cancelled funds will not be available for future advances. The only time code 2 should be entered is when the obligation and the advance cancellations are for equal amounts.

When code 3 is entered the Finance Office will reduce obligated funds by the amount shown in item 7. The funds will not be available for future advances.

Example: 

1
---

**NOTE:** When an obligation and a check must be cancelled and the amounts are different, then separate Forms RD 1944-53 must be prepared to (1) cancel the advance only and (2) to cancel the obligation only. The two forms will be submitted to the Finance Office or wholesale lockbox attached together.

- b. **LOAN COST CHECK:** Enter the applicable code for which the funds were originally requested (do not use for administrative cost checks). Also complete item 15:

- 1 = Taxes
- 2 = Insurance
- 3 = Advertising
- 4 = Other (specify): (Enter purpose/reason for check request - i.e., legal fees, real estate commissions, caretaker fees, repairs, etc.)

Example: 

2
---

- c. **OTHER:** Enter the applicable code:

- 1 = Rental Assistance Disbursement
- 2 = Credit Report Fees
- 3 = Inspector Fees
- 4 = Appraisal Fee (Reserved for future use)

Enter code 1 if a rental assistance disbursement (a rental assistance check and/or credit) is being cancelled and complete item 16b).

Example: 

1
---

11-14. Finance Office use only.

15. Complete this item if a loan cost check is being cancelled and a code was entered in item 10b

- a. Enter the vendor's name. Abbreviate when necessary.

Example: 

S	T	A	T	E		F	A	R	M		I	N	S			
---	---	---	---	---	--	---	---	---	---	--	---	---	---	--	--	--

- b. Enter the control number. The control number will be found on the face of the check.

Example: 

1	2	3	4	5	6	7	8	9	1
---	---	---	---	---	---	---	---	---	---

16. Complete this item when rental assistance checks and/or rental assistance credits are being cancelled and a code 1 was entered in item 10c.

- a. Enter the month and year from which the RA disbursement will be cancelled.

Example: 

0	5	0	1	8	3
---	---	---	---	---	---

- b. Enter the total amount of rental assistance disbursement to be cancelled (refunded). The total amount of rental assistance disbursement to be cancelled (refunded) is equal to the total of the amount of the original rental assistance check (rental assistance due the borrower) shown in item 7 and/or the amount of rental assistance credit applied to the loan. (See RD Instruction 1930-C). Reversed rental assistance disbursements will be restored to newest RA agreements.

17. Enter the reason for cancellation action taken.

For cancellation of a Treasury check and obligation of funds for unequal amounts, provide the following description on both sets of Forms RD 1944-53 submitted to the Finance Office or wholesale lockbox:

Example: Obligation cancellation for \$5,000.00  
Check cancellation for \$3,000.00

For cancellation of RA disbursements where the cancellation of loan credits are involved (when item 16b is greater than item 7) provide the following sample description on both sets of Forms RD 1944-53 submitted to the Finance Office or wholesale lockbox:

RA requested on <u>Form RD 1944-9</u>	\$5,000.00
RA due the borrower on <u>Form RD 1944-9</u>	\$1,500.00
RA disbursement being cancelled (item 16b)	\$2,000.00
RA check cancellation (item 7)	\$1,500.00

18-20. Self-explanatory.

For RRH, RCH, AND LH Loans the following will be applicable:

8. Alternative I is used when principal and interest payments are deferred and accrued interest is capitalized and amortized with the principal over the remaining length of the loan. This alternative will be used when the loan funds are distributed by the Finance Office by multiple advance, or when an interim financed loan is closed, on a date other than the first of the month.

- (a) When the loan is closed enter the date on which the accrued interest will be capitalized. This date must be subsequent to the loan closing date and is the estimated date the project will be operational. The amortization effective date will always be the first of the month. When the date the interest is capitalized differs from the AED entered at closing, the District Director will enter the corrected date provided by the Finance Office on Form RD 1951-53, "Transaction Record" or via terminal. Any change MUST be initialed by the borrower.
- (b) When the accrued interest is capitalized (at AED), enter the number of monthly installments over which principal and interest will be amortized. The number of installments for monthly payment notes will be the number of years over which the loan is to be repaid times 12 (excepting LH loans on annual installments), less the number of deferred monthly installments and the first partial month.

(Example: PASS payment periods must be in whole months. Loan closed 2/15/85 with 6 month construction period, AED of 9/1/85; and, final due date 2/15/2035.

$$50 \times 12 = 600$$

Less 6 deferred months for construction

Less 1 deferred month for February 16-28, 1985

593 regular amortized installments.)

Annual installments are not authorized for RRH and RCH loans.

- (c) This item will not be completed until the Finance Office provides the amount of accrued interest to be added to the principal and entered in this block. (The amount of accrued interest will be determined as of the amortization effective date (AED) shown in (8a) and will be reported to the District Director on Form RD 1944-57 after all loan funds have been advanced by the Finance Office.)
9. Alternative II is used when payments are not deferred, all loan funds are disbursed by the Finance Office in a single advance and are available at loan closing and when the loan is closed on the first day of the month. All interim financed loans closed on other than the first of the month must use Alternative I.
- (a) For RRH, RCH, and LH monthly loans enter the number of years over which the loan is amortized time 12.
10. Alternative III may be used ONLY for LH loans with annual or monthly DIAS installments. Alternative III will be checked when principal payments, but not interest, are to be deferred and loan funds are requested in multiple advances or interim financing is used and the full amount of the loan is requested at one time. Loan funds may be made available on or after loan closing when using this option.
- (a) Interest payments cannot be deferred and will be scheduled to be paid at least annually.
- (b) Principal payments may be deferred but cannot extend beyond the second year following loan closing. "Interest Only" installments may be scheduled for less than two years, but a payment must be made at least every twelve months.
- (c) Amortized payments after the deferred period may be on a monthly or annual basis.

10a. Enter the "First."

10b. For annual payments, delete the word month and insert the "month" in which installments will be due.

Form RD 1944-52 (Page 2)

If the total amount of the loan is not advanced at the time of loan closing, the loan shall be advanced to the Borrower as requested by Borrower and approved by the Government. Approval of the Government is mandatory provided the advance is requested for a purpose authorized by the Government. Interest shall accrue on the amount of each advance from its actual date as shown on the reverse hereof. Borrower authorizes the Government to enter the amount and date of each advance in the Record of Advances.

Payments of principal and interest shall be applied in accordance with Rural Development's accounting procedures in effect on the date of receipt of the payment. Borrower agrees to pay late charges in accordance with Rural Development regulations in effect when a late charge is assessed.

**PREPAYMENT OF THE FINAL INSTALLMENT IS PROHIBITED FOR SECTION 515 (RRH) LOANS MADE TO BUILD OR ACQUIRE NEW UNITS.**

For other loans, prepayment of scheduled installments, or any portion thereof, may be made at any time at the option of Borrower providing the loan is in a current status. Refunds and extra payments, as defined in the regulations of Rural Development according to the source of funds involved, shall be applied to the installments last to become due under this note and shall not affect the obligation of Borrower to pay the remaining installments as scheduled herein. Prepayment restrictions must be considered if the Borrower is subject to these restrictions and the prepayment of scheduled installments will cause the loan to be repaid prior to the expiration of the restricted repayment period.

**CREDIT ELSEWHERE CERTIFICATION:** Borrower hereby certifies inability to obtain sufficient credit elsewhere to finance the actual needs at reasonable rates and terms, taking into consideration prevailing private and cooperative rates and terms in or near the community for loans for similar purposes and periods of time, and that the loan evidenced hereby shall be used solely for purposes authorized by the Government.

**TRANSFER OF TITLE:** Property constructed, improved, purchased, or refinanced in whole or in part with the loan evidenced hereby shall not be leased (except individual units leased to tenants), assigned, sold, transferred, or encumbered, voluntarily or otherwise, without the written consent of the Government.

**GRADUATION PROVISIONS DO NOT APPLY TO SECTION 515 (RRH) LOANS MADE TO BUILD OR ACQUIRE NEW UNITS**

For other loans, **GRADUATION AGREEMENT:** If at any time it shall appear to the Government that the Borrower may be able to obtain a loan from a responsible cooperative or private credit source at reasonable rate and terms for loans for similar purposes and periods of time, Borrower will, at the Government's request, apply for and accept a loan in sufficient amount to pay this note in full and, if the lender is a cooperative, to pay for any necessary stock. When the Borrower is subject to prepayment restrictions, refinancing will not be required until such restrictions are exhausted.

**CREDIT SALE TO INELIGIBLE BORROWER:** The provisions of the paragraphs entitled "Credit Elsewhere Certification" and "Graduation Agreement" do not apply if (1) this promissory note represents in whole or in part, payment for property purchased from the Government and (2) the loan represented by this promissory note was made to the Borrower as an ineligible Borrower under Title V of the Housing Act of 1949, as amended and regulations issued thereunder. As long as the promissory note remains unpaid, the property purchased with this loan shall not be sold or transferred, either voluntarily or involuntarily, unless the Government consents to such transaction in writing.

**DEFAULT.** Failure to pay when due any debt evidenced hereby or perform any covenant or agreement hereunder shall constitute default under any other instrument evidencing a debt of Borrower owing to, insured or Guaranteed by the Government or securing or otherwise relating to such a debt; and default under any such other instrument shall constitute default hereunder. **UPON ANY SUCH DEFAULT,** the Government at its option may declare all or any part of any such indebtedness immediately due and payable.

This Note is given as evidence of a loan to Borrower made or insured by the Government pursuant to Title V of the Housing Act of 1949 and for the type of loan as indicated in the "KIND OF LOAN" block above. This Note shall be subject to the present regulations of Rural Development and to its future regulations and provisions hereof. Presentment, protest, and notice hereby waived.



- 10c. Enter the month, the first day and year the first interest only installment is due. This date may not be more than 12 months from loan closing. (Example: Loan closed in February, income expected in October, enter November 1, 19\_\_.)
- 10d. Enter the month, the first day and year the last interest only installment is due. This date may not be more than 12 months from the date in 10c.
- 10e. Enter the number of amortized installments over which principal and later accrued interest will be paid. For monthly installments, the number of installments will be the difference between the number of months of the full term of the loan and the number of months the principal is deferred plus the partial month of deferral (Example: 33 year term x 12 = 396 months; loan closed on October 5, 1984, with five month construction period; principal deferred to April 1 plus one month for partial month; amortized payment is due on the first of the month;  $396 - 6 = 390$  remaining installments]). Enter the difference between the number of years of the full term of the loan and the number of years the principal is deferred. The number of installments shown will be one or two years less the full term of the loan. Partial year interest only installments count as 1 full year. (Example: 1 or 2 year deferred principal - 33 year term; loan closed February 5, 1985, and first interest only installment due 10/1/85; count 7 months plus partial month as 1 for a total of 8 months as 1 year for deferred principal. The remaining installment period would be 32 years. Count 19 months plus partial month for 20 months as 2 year deferred principal. The remaining installment period would be 31 years.)
11. This box is used to record the date and amount of the regular amortized installments. Interest only installments will not be recorded in this box.

For Rural Housing Site and Site Option Loans

- 11a. For RHIS and SO loans, enter the amount of the loan in figures and type in the words, "plus accrued interest."
- 11b. For RHIS loans, enter date the total indebtedness is due. This date will be 2 years from the date of the note. Also change the comma (,) after the date to a period (.) and "x" out the words and spaces, "and \$ \_\_\_\_\_ thereafter, on the \_\_\_\_\_ of each \_\_\_\_\_ until the principal and interest are fully paid except that," and capitalize the "T" in the word "the" to start a new sentence.

For SO loans, enter the date the loan is due. This date will be not later than the end of the TA grantee's current funding period. Also change the comma (,) after the word "date" to a period (.) and "x" out the remaining portion of that sentence through the word "that." Capitalize the "T" in the word "the" to start a new sentence.

For all other loans

If payment Alternative I is checked:

- 11a. For monthly installments, only blocks (11d, 11e, and 11f) will be completed until the Finance Office provides the total principal including capitalized interest. The amortized monthly payment will be entered in 11a and 11c. The date of the first payment to be entered in 11b will be one month after the date entered in (8a) above. This information will be provided to the District Director by the Finance Office on Form RD 1951-53 "Transaction Record" or by terminal.
- 11b. For monthly installments, the first installment will be due one month after the date interest is capitalized. Interest must always be capitalized on the first day of the month.
- 11c. For RRH, RCH and LH loans, enter the same figures as shown in item (11a).
- 11d. Insert the "FIRST."
- 11e. Insert the word "MONTH" for monthly installments. Enter the month payment is due for annual installment LH loans.
- 11f. Insert the words and figures the number of years over which the loan will be repayable.

If Payment Alternative II is checked:

- 11a. For RRII, RCH and LH monthly loans and LII annual loans on PASS, enter in figures the amount of a regular monthly amortized installment computed by the ordinary annuity method. (All payment amounts must be unrounded.)

The formula used to compute the payment is as follows:

On a TI - II calculator, place in the Financial Mode

	<div>On/c</div>	<div>2nd</div>	<div>Fix</div>	
$\frac{500,000}{\text{Amount of the loan}}$	=	<div>PV</div>		
$\frac{11.8750}{\text{Note Interest Rate}}$	÷	12	=	<div>%i</div>
$\frac{(50 \text{ yrs} \times 12 = 600 \text{ mos.})}{\text{Period}}$	=	<div>N</div>		
	<div>2nd</div>	<div>PMT</div>	=	Monthly amortized installment at the note rate of \$4,961.40

For "Advances" to non-profits, enter the total amount of the loan.

- 11b. Enter the date one month later than the date shown in Item 3 which is the date of closing. (Enter one year later for LH with annual payments or for "advances" to non-profits.)

Example:

Monthly

If loan closing is on November 1, 1984, the date entered in (11b) will be December 1, 1984.

Annual LII and Advance to non-profits

If loan is closed on November 1, 1984, the date entered in (11b) will be November 1, 1985.

- 11c. Enter the same figure as shown in item (11a).
- 11d. Enter the word "FIRST."
- 11e. Enter the word "MONTH." (For annual payment LH enter the actual month, i.e., November, payment will be made.)
- 11f. Enter the words and figures the number of years over which the loans will be payable.

For Advances to non-profits, enter N/A in 11c, d, e, and f.

If payment Alternative II is checked:

- 11a. Insert in figures the amount of the regular amortized monthly or annual installment, computed by multiplying the amount of the loan by the annual amortization factors in the "Amortization Tables." Determining the annual payment by using the applicable interest rate and the number of periods over which the loan is to be repaid, less the number of deferred principal installments. Round to the higher dollar

Example:

Loan \$500,000 for 33 years @ 1 % interest with one year deferred interest.

Go to "Annual Payments" section of the Amortization Table; find the 32 year factor for 1% interest which is 3.05 (per thousand); multiply the loan amount of 500 (thousand) by the factor of 3.05 to find the annual payment amount of \$1 525

- 11b. Insert date of first installment, which for annual installments will be one year following the date shown in (10d).
- 11c. Insert the amount of a regular annual amortized installment computed as in (11a).
- 11d. Insert the words "FIRST" as shown in item 11b (example 1st of May).
- 11e. For annual installments insert the name of the month payment is due. For monthly installments, insert the word "MONTH."
- 11f. Insert the words and figures for the number of years over which the loan will be payable.
12. Individuals -- Type names of borrower and spouse (if required by State Law) below lines for signatures.
- Organization -- Type legal name of borrower and names and titles of persons authorized to sign for the organization.
13. Insert what will be the borrower's post office address after the loan is closed.

When the borrower is a corporation or partnership and program instruction requires the additional liability of the principal stockholders or each partner as individuals, the words "As Individuals" will be typed at the top of the blank space to the left of the lines for signatures. The name of each principal stockholder or each partner and their spouse, if required by State Instruction or Loan Closing Instructions, will be typed below a line for their signature and each will sign exactly as their name is typed.

14. Complete for all loans:
- (a) The District Director will insert the amount of each advance on the original and District Office copy of the note. (This will be the entire amount of the loan when the entire loan is advanced at loan closing.)
  - (b) Insert the actual check date of each advance. The date to be entered for the first advance will be the date of loan closing unless the loan is closed before funds are advanced from the Finance Office. In such cases and for each subsequent advance the date to be entered will be the date of the loan check.
15. Enter total after all advances are completed.

NOTE: In any case where the date shown in items (8a), or (b) is changed, the number and amount of installments in block 11 in the payment box must also be changed. In such cases, the borrower and the Agency approving official must indicate concurrence with changes by initialing and dating the changes or the borrower must execute a replacement promissory note.

Form RD 1944-52 (Page 3)

(12)

(SEAL)

(BORROWER)

(SEAL)

(BORROWER)

(13)

(ADDRESS)

RECORD OF ADVANCES					
AMOUNT		DATE		AMOUNT	
(14)	(a)	(b)			
(1) \$		(8) \$		(15) \$	
(2) \$		(9) \$		(16) \$	
(3) \$		(10) \$		(17) \$	
(4) \$		(11) \$		(18) \$	
(5) \$		(12) \$		(19) \$	
(6) \$		(13) \$		(20) \$	
(7) \$		(14) \$		(21) \$	
TOTAL				\$	(15)